

 **COPY**

July 28, 2009

Eric S. Pavlack  
Cohen & Malad, LLP  
One Indiana Square, Suite 1400  
Indianapolis, IN 46204

RE: Andrea Childress

Dear Mr. Pavlack:

Our office recently received your correspondence regarding your client's personal credit report.

We are currently investigating the information with which your client disagrees. In accordance with the Fair Credit Reporting Act, this investigation may take 30 to 45 days. Upon completion of this process, we will provide the results of our investigation directly to your client for review.

Please feel free to contact our office directly if you need further assistance.

Sincerely,



Carrie Higginbotham  
Specialist  
Consumer Affairs Special Services  
972 390 4016

EXP\_0001



**Prepared for**  
ANDREA HOLAWEY  
**Report number**  
2954401427

**Report date**  
July 31, 2006  
www.experian.com/disputes  
Call 1 800 509 8495

**Potentially negative items or items for further review**

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

**Public records**

US BKPT CT IN SOUTH	identification number	Date filed Date resolved	Responsibility	Claim amount Liability amount	Status: Chapter 13 bankruptcy dismissed. This item is scheduled to continue on record until Oct 2012.
BEND	0550135HCD	Oct 2005	Joint	\$0	
224 US COURTHOUSE 204 S SOUTH BEND IN 46601		Mar 2006		\$0	
No phone number available					

**Credit items**

Personal consumer information redacted for public filing



**Prepared for**  
ANDREA M CHILDRESS  
**Report number**  
1981683781

**Report date**  
July 17, 2009  
[www.experian.com/disputes](http://www.experian.com/disputes)  
PO BOX 9701, Allen, TX 75013

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT IN SOUTH	identification number	Date filed	Responsibility	Claim amount	Status: Chapter 13 bankruptcy dismissed. This item is scheduled to continue on record until Oct 2012. Address identification number: 98639001
BEND	0550135HCD	Oct 2005	Joint	\$0	
224 US COURTHOUSE 204 S		Date resolved		Liability amount	
MAIN		Mar 2006		\$0	
SOUTH BEND IN 46601					
No phone number available					

Credit items

Personal consumer information redacted for public filing

www.experian.com

Prepared for: **ANDREA CHILDRESS**  
 Date: **August 16, 2012**  
 Report number: **1269-9910-72**

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**Your accounts that may be considered negative**

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

**Public Records**

US BKPT CT IN SOUTH BEND	Identification number	Date filed	Claim amount
224 US COURTHOUSE 204 S MAIN	055013SHCD	Oct 2005	\$0
SOUTH BEND IN 46601	Responsibility		
No phone number available	Joint	Date resolved	Liability amount
Address identification number		Mar 2006	\$0
0098639001			

Payment history legend	
<b>OK</b>	Current/Terms of agreement met
<b>30</b>	Account 30 days past due
<b>60</b>	Account 60 days past due
<b>90</b>	Account 90 days past due
<b>120</b>	Account 120 days past due
<b>150</b>	Account 150 days past due
<b>180</b>	Account 180 days past due
<b>CRD</b>	Creditor received deed
<b>FS</b>	Foreclosure proceedings started
<b>F</b>	Foreclosed
<b>VS</b>	Voluntarily surrendered
<b>R</b>	Repossession
<b>PBC</b>	Paid by creditor
<b>IC</b>	Insurance claim
<b>G</b>	Claim filed with government
<b>D</b>	Defaulted on contract
<b>C</b>	Collection
<b>CO</b>	Charge off
<b>CLS</b>	Closed
<b>ND</b>	No data for this time period

**Status**

Chapter 13 bankruptcy dismissed.  
 This item is scheduled to continue on record until Oct 2012.

**Credit items**

**Personal consumer information redacted for public filing**

EXP\_0242



**Prepared for**  
ANDREA MARIE CHILDRESS  
**Report number**  
2787930464

**Report date**  
August 12, 2009  
[www.experian.com/disputes](http://www.experian.com/disputes)  
P.O. Box 1240, Allen, TX 75013  
**Page 1 of 4**

EXP\_0290

**Dear ANDREA MARIE CHILDRESS,**

*To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.*

US BKPT CT IN SOUTH BEND  
055013....

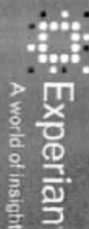
If your bankruptcy was dismissed or withdrawn, it appears on your personal credit report because every action that relates to credit may become part of your credit history. So even though the court did not allow the filing of your bankruptcy, the fact that the case was documented allows it to appear on your personal credit report. The bankruptcy dismissed/withdrawn status will remain on your report for seven years from the filing date if it was a Chapter 13, or 10 years from the filing date if it was a Chapter 7, 11 or 12.

Sincerely,

Experian  
Attn: CASS  
P.O. Box 1240  
Allen TX 75013

ANDREA MARIE CHILDRESS  
921 WELLER AVE  
LA PORTE IN 46350

0484800227



Prepared for: **ANDREA CHILDRESS**  
 Date: **August 24, 2012**  
 Report number: **1269-9910-72**

Page 1 of 12

## Dispute results

### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The Federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
  - add a statement disputing the accuracy or completeness of the information; and
  - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.
- If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We have completed the processing of your dispute(s). Here are the results:

Public records	Outcome
US BKPT CT IN SOUTH BEND 055013....	Processed

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

### What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as **MEDICAL PAYMENT DATA**. Consumer statements included on your report at your request that contain medical information are disclosed to others.

PO Box 9701  
 Allen, TX 75013

ANDREA CHILDRESS  
 4954 WEST SCHULTZ RD  
 LA PORTE IN 46350

0484800227

www.experian.com

Prepared for: **ANDREA CHILDRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

Page 2 of 12

### Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### ■ Credit items

Personal consumer information redacted for public filing

Payment history legend			
<b>OK</b>	Current/Terms of agreement met	<b>VS</b>	Voluntarily surrendered
<b>30</b>	Account 30 days past due	<b>R</b>	Repossession
<b>60</b>	Account 60 days past due	<b>PBC</b>	Paid by creditor
<b>90</b>	Account 90 days past due	<b>IC</b>	Insurance claim
<b>120</b>	Account 120 days past due	<b>G</b>	Claim filed with government
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<b>180</b>	Account 180 days past due	<b>C</b>	Collection
<b>CRD</b>	Creditor received deed	<b>CO</b>	Charge off
<b>FS</b>	Foreclosure proceedings started	<b>CLS</b>	Closed
<b>F</b>	Foreclosed	<b>ND</b>	No data for this time period

0484800227

www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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### **Your accounts in good standing**

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

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EXP\_0296



www.experian.com

Prepared for: **ANDREA CHILDRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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Your accounts in good standing (continued)

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EXP\_0297

www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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Your accounts in good standing (continued)

**Personal consumer information redacted for public filing**

EXP\_0298

www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

Page 6 of 12

Your accounts in good standing (continued)

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EXP\_0299

www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

Page 7 of 12

Your accounts in good standing (continued)

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EXP\_0300

www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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Your accounts in good standing (continued)

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EXP\_0301

www.experian.com

Prepared for: **ANDREA CHILDRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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Your accounts in good standing (continued)

**Personal consumer information redacted for public filing**

EXP\_0302

www.experian.com

Prepared for: **ANDREA CHILDRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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## Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

### *Inquiries shared with others*

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

- We offer credit information about you to those with a permissible purpose, such as:
- other creditors who want to offer you preapproved credit;
  - an employer who wishes to extend an offer of employment;
  - a potential investor in assessing the risk of a current obligation;
  - Experian Consumer Assistance to process a report for you;
  - your current creditors to monitor your accounts (date listed may reflect only the most recent request).

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EXP\_0303

www.experian.com

Prepared for: **ANDREA CHILDRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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EXP\_0304

# Personal consumer information redacted for public filing

--- End of Report ---

If you disagree with information in your report you may dispute most information at:  
**[www.experian.com/disputes](http://www.experian.com/disputes)**

You may also visit [www.experian.com](http://www.experian.com) to view your report again.

0484800227



www.experian.com

Prepared for: **ANDREA CHILDRRESS**  
Date: **August 24, 2012**  
Report number: **1269-9910-72**

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0484800227

EXP\_0305